BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 BELT LINE ROAD, SUITE 100 ADDISON, TX 75001 (972) 386-5040

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Attorney for NRZ PASS-THROUGH TRUST X, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF GEORGIA ATLANTA DIVISION

IN RE: § CASE NO. 18-59264-SMS

§ §

DANIEL JAMES HIESEL,

Debtor § CHAPTER 13

§

§ CONTESTED MATTER

OBJECTION TO CONFIRMATION

COMES NOW NRZ PASS-THROUGH TRUST X, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE (hereinafter "Creditor"), a secured creditor holding a Security Deed on Real Property commonly known as 5893 RONNIE DRIVE, REX, GEORGIA 30273, and for the reasons stated below files its "Objection to Confirmation":

1.

Creditor has filed its Proof of Claim with arrears in the amount of \$38,218.65.

2.

Debtor has failed to satisfy Creditor's Proof of Claim pursuant to the terms of the Note and Security Deed by failing to provide for full payment of the arrearage claim in the Chapter 13 Plan. The Plan does not provide for payment of Creditor's allowed secured claim.

3.

The plan fails to timely cure the default reflected in the Proof of Claim as required in 11 U.S.C. § 1322 (b)(5).

4.

Creditor reserves the right to amend and/or supplement its Objection at or prior to any hearing on confirmation of the Plan.

WHEREFORE, Creditor prays for reasonable attorney's fees and for such other and further relief as is just and equitable.

Respectfully submitted,

BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP

BY: /s/ Brandi R. Lesesne
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ATTORNEY FOR CREDITOR

CERTIFICATE OF SERVICE

I hereby certify than on July 19, 2018, a true and correct copy of the Objection to Confirmation was served via electronic means as listed on the Court's ECF noticing system or by regular first class mail to the parties listed on the attached list.

Respectfully submitted,

BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP

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ATTORNEY FOR CREDITOR

BY ELECTRONIC NOTICE OR REGULAR FIRST CLASS MAIL:

DEBTOR:

Daniel James Hiesel 5893 Ronnie Drive Rex, GA 30273

DEBTOR'S ATTORNEY:

Darrell L. Burrow Burrow & Associates, LLC Building A, Suite 100 2280 Satellite Blvd. Duluth, GA 30097

TRUSTEE:

Mary Ida Townson Chapter 13 Trustee Suite 2200 191 Peachtree Street, NE Atlanta, GA 30303-1740